

STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES
Before the Commissioner of Financial and Insurance Services

The Mortgage Intelligence Agency, LLC
Petitioner

v

Case No. 06-596-MB
Docket No. 2006-1053

Office of Financial and Insurance Services
Respondent

For the Respondent:

Marlon Roberts (P68523)
Office of Financial & Insurance Services
611 W. Ottawa, 3rd Floor
Lansing, MI 48933
(517) 335-3369
FAX (517) 241-2894

For the Petitioner:

Mark J. Tyler
The Mortgage Intelligence Agency, LLC
31513 Northwestern Highway
Farmington Hills, MI 48334

Issued and entered
this 15th day of February 2007
by Linda A. Watters
Commissioner

FINAL DECISION

The Administrative Law Judge issued a Proposal for Decision (PFD) dated December 27, 2006. He recommended that the Commissioner refuse to issue to Petitioner a mortgage broker license and secondary mortgage broker registration. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

In addition to the considerations above, it is important that the Petitioner did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure

to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Comm* 136 Mich App 52 (1984).

ORDER

Therefore, it is ORDERED that:

1. Petitioner's application to be licensed as a mortgage broker is denied; and
2. Petitioner's application to be registered as a secondary mortgage broker is denied.